

Testimony before the Governmental Administration & Elections Committee of the Connecticut Legislature on HB 6375

My name is Andrew Daniels. I am housing consultant that works in New England and nationally with housing providers and governmental entities on housing policy and programs. This includes policy work for the U.S. Department of Housing & Urban Development. I was one of the authors of the Final Report of the National Commission on Severely Distressed Public Housing (NCSDPH) as well as several case studies, whose recommendations resulted in the HOPE VI Program, a program which has provided funding in Connecticut to redevelop federal public housing in Stamford, New Haven and Hartford.

I come before the Committee today to speak against the demise of the Housing Sustainability Fund as would occur if HB 6375 is passed as written. The Committee is identified at line 88 (item 41) of the Bill for removal from Connecticut General Statutes.

Not only is the Fund neither a Commission nor Board, but it does not receive any regular annual appropriation, nor therefore does its demise create any cost savings under the stated purpose of the Bill, consolidation of Commissions and Boards. Its inclusion is a convenient addition to a gubernatorial shopping list by those with greater interest in control of an issue and lack of accountability rather than results. In demising the fund, the Governor removes an advisory committee with a mandate to look at the issues of preservation of Connecticut state-aided affordable housing programs and leave the issue in a limbo of bureaucratic discretion.

The Fund requires activities of an Advisory Committee consisting of individuals appointed by legislative leadership and the public housing industry and was intended by the statute that created it a little less than two years ago to take the lead at looking a substantial liability to the State of Connecticut, the underfunding of modernization needs for the over 17,400 units of state-aided housing paid for by the citizens of Connecticut and the potential consequences of disinvestment in an asset whose replacement value not including the cost of land is greater than \$3.3b or an average construction cost of \$190k per unit based on use prevailing wage rates. As a point of comparison, last year CHFA's Board of Commissioners approved 9% Low Income Housing Tax Credit projects with an average cost of new construction over \$300k per unit.

These affordable housing units have been funded through an array of programs that have been in place since the 1950s and which have created a portfolio of housing that is diverse and widely distributed across the State. Attachment A to this testimony is a list of state-aided units that can be found within the communities represented by the member of the GAE Committee. Attachment B is summary of the affordable unit

inventory maintained by the Department of Economic & Community Development (DECD) for each community represented by members of the GAE Committee and the change in percentage if the state-aided units were to be lost to the inventory for that specific community.

These units received grants funded with state bonds for their construction but do not receive any operating subsidy, nor does the legislature appropriate any predictable source of modernization funding. When modernization funding is provided, it is often in the form of a legislative set-aside dedicated to a specific property in a specific community, which means that modernization funding is only available on an *ad hoc* basis and not based on documented needs relative to the entire portfolio nor in consideration of the impact of not funding specific units relative to local community demographics.

While this may seem like a mouthful of marbles it is an important public policy issue as access to governmental affordable housing programs is intimately tied to federal and state fair housing law as well as the Connecticut State Constitution. Given the number of households that fall under one or another of the definitions of protected classes, public policies that result in selective investment or selective disinvestment in government aided housing can result in unintended consequences from a civil rights law perspective.

There is a legal theory that is well established and called *De Facto* demolition, which in plan language means the intentional abandonment of governmental housing that results in constructive demolition – the units are allowed to fall into such a level of disrepair as to mean that renovation is no longer economically viable when compared to new construction. There is no choice but for the units to be demolished even though a timely intervention of funds would have prevented the loss of economic viability resulting in no need to deprogram and demolish. It was a concern about *De Facto* Demolition which was one of the major justifications for the HOPE VI Program. If HUD and Congress were not to step up, it was anticipated that the legal services community would force the issue through the courts on a property by property basis using the case law around *De Facto* Demolition and that the federal government would be making the investments by court order.

This is the legal theory behind the Father Panik law suit and court order that has required one-for-one replacement of the units demolished at the former Father Panik, which was one of the largest public housing developments in Bridgeport and which is still an open issue for the City of Bridgeport and the Bridgeport Housing Authority.

Now there are State bureaucracies that would claim that they have a firm grasp of the problem and are in control of the issue.

I think that if this Committee held hearings today that they would find that these assertions did not contain adequate cloth to cover the claims no matter how they are

fashioned and that some simple questions would quickly uncover the nakedness of these assertions.

DECD which maintains statutory control of the programs has handed over their oversight responsibilities to CHFA as a consequence of the legislation that took \$80m of cash from CHFA as a part of a swap for the equivalent value in the unretired bonds used to financing the state-aided housing portfolio. DECD has no data on this portfolio's physical conditions.

CHFA would claim that they have a sound analysis of the unfunded capital needs of the 17,400 units and they do have a number which changes and shifts depending upon the definitions or the way the question are asked. Their largest number includes the cost of redevelopment of New Britain's Corbin and Pinnacle Heights, which is now estimated at \$90m based on loan application being reviewed at this very moment. The two developments are of the largest in the portfolio and combined are about 5% of the units. Thing is that the \$90m would only bring back 301 units of the current 844 at an average cost of \$299k. If the redevelopment cost estimates for the New Britain properties or others identified as redevelopment are removed, the CHFA estimate drops to roughly \$200m

The funny thing is the CHFA's own requirements for a capital needs assessment (see Attachment C) were not met through the data collection techniques used by CHFA to arrive at an estimate of conventional modernization needs.

The Commonwealth of Massachusetts has a very large portfolio of state-aided units of the roughly the same construction quality and age. The Massachusetts portfolio receives an operating subsidy and has had a much higher per unit history of appropriation for modernization. Nevertheless, the Massachusetts Department of Housing & Community Development (DHCD) estimates that current modernization levels are roughly 22% of the replacement value of the portfolio. For the Connecticut portfolio that means roughly \$ 726m or almost four time the CHFA estimate. Even if the use of the 22% as a proxy for the lack of a true and current portfolio needs assessment is an overstatement, the CHFA estimate has to be at least half the true need and more likely on 1/3 of true need.

The data collection techniques used by CHFA do not meet national real estate industry standards for capital assessments, and most importantly CHFA would not, by its own standards, underwrite any form of multifamily loan on these assets using the data they have collected.

Oh and by the way, the housing professionals that run the entities that own these 17,400 units, which are public housing agencies, community based non-profits and a small group of for profit owners, would to a clear majority claim that CHFA understates the modernization needs of their housing stock.

As a closing note, I would point out that if one were more interested in harming the Governor, in being partisan, demising the Sustainability Fund at the request of the Governor would provide solid documentation of an intentional disinterest in the analysis and planning required to arrive at a portfolio preservation strategy. In short, it would provide legal advocates with an easy ability to document "institutional neglect" given that a mechanism to address the needs of the portfolio had been created and then was done away with.

The fact remains that 17,400 state-aided housing units exist and are in communities for which every member of this Committee has constituents. The units were funded in such a way that they need a large infusion of capital investment and that "bill" is coming due. Both the current administration and the legislature should want to get out in front of these issues or the issues will come up in another forum, most likely through the courts, and put the State into the awkward position of solving the problem under the leadership a court appointed receiver.

Attachment A

Type	Municipality	Sponsor	Project Name(s)	Project Address	CHFA Progress #	Pct Number	Program	Occup. Date	# of Units	Bldg	0BR	1BR	2BR	3BR	4BR	5BR	County	PHSA Name	Census Tract	109th Congress	State Senate	State House
HA	Brantford	Brantford Housing Authority	Parkside Vill. I	115 South Montrose Street	85005D	E-57	Elderly	11/02/1974	50	4	38	12					NEW HAVEN	New Haven - Meriden	1844.00	3	12	102
HA	Brantford	Brantford Housing Authority	Parkside Vill. II	3 Block Island Road	85002D	E-161	Elderly	12/11/1985	40	3	30	10					NEW HAVEN	New Haven - Meriden	1844.00	3	12	102
HA	Bridgeport	Bridgeport Housing Authority	Forest Green Homes	725 Pallades Avenue	97005D	E-209	Elderly	12/15/1995	24	1		24					FAIRFIELD	Bridgeport	731.00	4	22	125
HA	Danbury	Danbury Housing Authority	Crosby Manor	84 West Wooster Street	85004D	E-77	Elderly	2/1/1975	50	12	40						FAIRFIELD	Danbury	2106.00	5	24	110
HA	Danbury	Danbury Housing Authority	Glen Apartments	67 Rocky Glen Road	85002D	E-2	Elderly	07/01/1992	50	12	24	28					FAIRFIELD	Danbury	2105.00	5	24	110
HA	Danbury	Danbury Housing Authority	Glen Apartments	25 Memorial Drive	85003D	E-16	Elderly	02/15/1997	50	11	40	10					FAIRFIELD	Danbury	2105.00	5	24	110
HA	Danbury	Danbury Housing Authority	Coal Pit Hill	86 Coalpit Hill Rd	85002D	MR-41	Mod Rental	2/1/1993	114	57		83	31				FAIRFIELD	Danbury	2104.00	5	24	110
HA	Danbury	Danbury Housing Authority	Fairfield Ridge	1-60 Fairfield Ridge Rd	85025D	MR-22	Mod Rental	7/1/1990	49	28		49					FAIRFIELD	Danbury	2104.00	5	24	110
HA	Danbury	Danbury Housing Authority	Mill Ridge	1-137 Mill Ridge Road	85025Z	MR-22A	Mod Rental	2/15/1991	115	58		84	31				FAIRFIELD	Danbury	2107.00	5	24	138
HA	Danbury	Danbury Housing Authority	Mill Ridge Ext	1-16 Mill Ridge Drive	85021D	MR-57	Mod Rental	4/2/1997	12					12			FAIRFIELD	Danbury	2107.00	5	24	138
HA	Danbury	Danbury Housing Authority	Fairfield Ridge Rehab	80-87 Fairfield Ridge Rd	85028D	C128-H037-038	Mod Rental Sec 8 Rehab		25			18	7				FAIRFIELD	Danbury	2104.00	5	24	110
HA	Deep River	Deep River Housing Authority	Kirkland Commons	80 Main Street	77007D	E-204	Elderly	5/10/1993	26	1	26						MIDDLESEX	Southern Middlesex City	6201.00	2	33	36
HA	Essex	Westford Management Co	Essex Court	16 Main Street	85051D	E-164	Elderly	08/01/1985	36	10	28	8					MIDDLESEX	Southern Middlesex City	6301.00	2	33	36
HA	Fairfield	Fairfield Housing Authority	Pine Tree Apts.	15 Pine Tree Lane	85052D	E-23	Elderly	09/29/1987	20	6	12	8					FAIRFIELD	Bridgeport	910.00	4	28	127
HA	Fairfield	Fairfield Housing Authority	Pine Tree Apts.	15 Pine Tree Lane	85053D	E-56	Elderly	06/01/1973	18	5	8	10					FAIRFIELD	Bridgeport	910.00	4	28	127
HA	Fairfield	Fairfield Housing Authority	Trefoil Court	20 Trefoil Court	85054D	E-137L	Elderly Section	10/14/1981	30	9	22	8					FAIRFIELD	Bridgeport	910.00	4	28	127
HA	Greenwich	The Manor at Byram II, Inc.	McKenney Terr. II	73-77 Vinc Drive	89008D	E-186	Elderly	10/18/1988	51	1	19	32					FAIRFIELD	Stamford - Norwalk	105.00	4	38	150
HA	Greenwich	Greenwich Housing Authority	Adams Garden Apts	4-96 Benoit Road	85059D	MR-32	Mod Rental	10/1/1949	80	9	2	60	18				FAIRFIELD	Stamford - Norwalk	101.01	4	38	148
HA	Greenwich	Greenwich Housing Authority	Armstrong Court	1-5 Armstrong Court	85060D	MR-9	Mod Rental	9/29/1951	144	8		12	108	24			FAIRFIELD	Stamford - Norwalk	105.00	4	38	150
HA	Greenwich	The Manor at Byram I, Inc.	Manor at Byram UNCKimney Terrace 1	70 West Putnam Street	89007D	MR-111	Mod Rental	11/1/1988	21	5	2	13	8				FAIRFIELD	Stamford - Norwalk	105.00	4	38	151
HA	Gulford	Gulford Housing Authority	Boston Terrace	41 Boston Terrace	85069D	E-160	Elderly	05/01/1985	40	12	30	10					NEW HAVEN	New Haven - Meriden	1901.00	3	12	98
HA	Gulford	Gulford Housing Authority	Gulford Court	32 Gulford Court	85067D	E-55	Elderly	09/30/1971	30	6	20	10					NEW HAVEN	New Haven - Meriden	1901.00	3	12	98
HA	Gulford	Gulford Housing Authority	Gulford Court Ext	32 Gulford Court	85068D	E-90	Elderly	10/01/1975	20	2	12	8					NEW HAVEN	New Haven - Meriden	1901.00	3	12	98
HA	Millford	Millford Housing Authority	Alberta Jagoe Commons	101-350 Alberta Jagoe Court	91135D	E-193	Elderly	01/01/1991	40	5	40						NEW HAVEN	Millford-Ansonia - Seymour	1503.00	3	14	118
HA	Millford	Millford Housing Authority	C. McKen Village	45-56 Jagoe Drive	85101D	E-19	Elderly	09/01/1989	25	6	17	8					NEW HAVEN	Millford-Ansonia - Seymour	1501.00	3	14	119
HA	Millford	Millford Housing Authority	C. McKen Village	101-111 Jagoe Dr	85102D	E-68	Elderly	05/28/1974	40	8	24	16					NEW HAVEN	Millford-Ansonia - Seymour	1501.00	3	14	119
HA	Millford	Millford Housing Authority	DeMalo Gardens	24-90 DeMalo Drive	85103D	E-153	Elderly	03/15/1983	30	5	30						NEW HAVEN	Millford-Ansonia - Seymour	1503.00	3	14	118
HA	Naugatuck	Naugatuck Housing Authority	Robert E. Hutt Cong	580 Millville Avenue	94063D	C-11	Congregate	10/25/1993	36	1	36						NEW HAVEN	Waterbury	3454.00	3	15	13
HA	Naugatuck	Naugatuck Housing Authority	Oak Terrace	53 Conrad Street	85107D	E-12	Elderly	07/01/1964	50	11	38	14					NEW HAVEN	Waterbury	3454.00	3	15	70

Type	Municipality	Sponsor	Project Name(s)	Project Address	CHEA Progress #	Proj Number	Program	Occup. Date	# of Units	Blg	0BR	1BR	2BR	3BR	4BR	5BR	County	PNSA Name	Census Tract	109th Congress	State Senate	House
HA	Naugatuck	Naugatuck Housing Authority	Oak Terrace Ext	53 Conrad Street	85108D	E-30	Elderly	07/08/1967	40	8	30	10					NEW HAVEN	Waterbury	3454.00	3	15	70
HA	Naugatuck	Naugatuck Housing Authority	Oak Terrace Ext	53 Conrad Street	85108D	E-71	Elderly	01/10/1972	24	4	18	6					NEW HAVEN	Waterbury	3454.00	3	15	70
HA	Naugatuck	Naugatuck Housing Authority	Oak Terrace Ext	53 Conrad Street	85110D	E-86	Elderly	05/28/1975	40	8	34	6					NEW HAVEN	Waterbury	3454.00	3	15	70
HA	Naugatuck	Naugatuck Housing Authority	Oak Terrace Ext	53 Conrad Street	85111D	E-143	Elderly	01/01/1981	40	7	38	4					NEW HAVEN	Waterbury	3454.00	3	15	70
HA	Naugatuck	Naugatuck Housing Authority	Lewis Circle	1-5 Lewis Circle	85106D	MR-81	Mod Rental	9/13/1958	32	9			16	16			NEW HAVEN	Waterbury	3453.00	3	17	70
HA	New Canaan	New Canaan Housing Authority	Mill Apts	57 Milport Avenue	85118D	MR-37	Mod Rental	11/1/1950	16	8			8	8			FAIRFIELD	Stamford - Norwalk	351.00	4	26	143
HA	Newington	Newington Housing Authority	Cedar Village	312-318 Cedar Street	85125D	E-154	Elderly	11/01/1981	40	4	30	10					HARTFORD	Hartford	4946.00	1	9	27
HA	Newington	Newington Housing Authority	Kelleher Park	241 West Hill Road	85124D	E-104	Elderly	03/17/1976	40	4	28	12					HARTFORD	Hartford	4946.00	1	9	27
HA	Newington	Newington Housing Authority	New Meadow Village	1 Mill Street Ext	88047D	E-183	Elderly	12/28/1987	26	2	19	7					HARTFORD	Hartford	4944.00	1	9	27
HA	North Branford	North Branford Housing Authority	Hillside Terrace	187-A Branford Rd	85131D	E-53	Elderly	03/01/1971	30	6	20	10					NEW HAVEN	New Haven - Meriden	1861.00	3	12	86
HA	North Branford	North Branford Housing Authority	Hillside Terrace Ext	187 Branford Road	85132D	E-121/188	Elderly	06/01/1983	30	5	24	6					NEW HAVEN	New Haven - Meriden	1861.00	3	12	86
HA	Norwalk	Norwalk Housing Authority	School St 16	16 School Street	95094D	AH-15	Affordable Hsg	6/30/1995	34	5			20	14			FAIRFIELD	Stamford - Norwalk	434.00	4	25	140
HA	Norwalk	Norwalk Housing Authority	Ludlow Commons/Square Congregate	11 Rogers Square	96083D	C-26	Congregate	12/29/1995	44	1		44					FAIRFIELD	Stamford - Norwalk	442.00	4	25	137
HA	Norwalk	Norwalk Housing Authority	Ludlow Village	1 Emerson Street	85135D	E-116	Elderly	05/21/1978	30	2	22	8					FAIRFIELD	Stamford - Norwalk	442.00	4	25	137
HA	Norwalk	Norwalk Housing Authority	Colonial Village	164 West Cedar	85136D	MR-27	Mod Rental Sec 8 Rehab	8/1/1961	200	46			152	48			FAIRFIELD	Stamford - Norwalk	432.00	4	25	140
HA	Orange	Town of Orange	Silverbrook Estates	100 Red Cedar Road	95101D	C-25	Congregate	10/1/1984	45	1		45					NEW HAVEN	New Haven - Meriden	1571.00	3	14	117
HA	Southington	Southington Housing Authority	DiCaprio Forglone Terrace	408 Main Street	85168D	E-84	Elderly	11/24/1974	40	8	24	16					HARTFORD	Hartford	4301.00	1	16	81
HA	Southington	Southington Housing Authority	Gen. Pulaski Terrace	6 Carter Lane	85167D	E-33	Elderly	04/10/1968	40	10	24	16					HARTFORD	Hartford	4304.00	1	16	81
HA	Southington	Southington Housing Authority	Lincoln Lewis Terrace	43 Academy Street	85171D	E-168	Elderly	06/17/1985	40	1	32	8					HARTFORD	Hartford	4301.00	1	16	81
HA	Southington	Southington Housing Authority	Zdunczyk Terrace	500 Pleasant Street	85169D	E-122	Elderly	11/22/1978	40	7	28	12					HARTFORD	Hartford	4308.01	1	16	81
HA	Southington	Southington Housing Authority	Zdunczyk Terrace Ext	500 Pleasant Street	85170D	E-148	Elderly	07/01/1980	20	3	15	5					HARTFORD	Hartford	4308.01	1	16	81
HA	Stamford	Stamford Housing Authority	Wormser Congregate	28 Vine Street	90116D	C-10	Congregate	9/29/1989	40	1	40						FAIRFIELD	Stamford - Norwalk	207.00	4	38	144
HA	Stamford	Stamford Housing Authority	Edward Czeszlik Homes	186 Greenwich Avenue	85180D	E-13	Elderly	10/01/1955	50	3	28	22					FAIRFIELD	Stamford - Norwalk	223.00	4	27	145
HA	Stamford	Stamford Housing Authority	Lawn Hill Terrace	22-238 Custard Street	85179D	MR-68	Mod Rental	12/30/1960	205	30			104	102			FAIRFIELD	Stamford - Norwalk	218.02	4	27	148
HA	Stamford	Stamford Housing Authority	Oak Park	51-163 Dale Street	85177D	MR-6	Mod Rental	5/20/1949	168	27			14	136	14		FAIRFIELD	Stamford - Norwalk	220.00	4	27	148
HA	Stamford	Stamford Housing Authority	Vidal Court	42-74s Merrell Avenue	85178D	MR-55	Mod Rental	12/1/1956	216	3			144	72			FAIRFIELD	Stamford - Norwalk	214.00	4	27	145
HA	West Hartford	West Hartford Housing Authority	Elm Grove	11 Grove Street	85216D	E-118	Elderly	4/27/1979	40	2	30	10					HARTFORD	Hartford	4662.00	1	5	20
NP	Bethel	Diocese of Bridgeport	Augustana/Bishop Curtis Homes	101 Simeon Rd	85006D	C-7	Congregate	7/16/1965	44	1	44						FAIRFIELD	Danbury	2002.00	5	24	107

Type	Municipality	Sponsor	Project Name(s)	Project Address	CHFA Project #	Proj Number	Program	Occup. Date	# of Units	Bldg	08R	1BR	2BR	3BR	4BR	5BR	County	PM/SA Name	Census Tract	109th Congress	State Senate	State House
NP	Branford	Branford Inheritance Coalition	Ivy Street Apts	145-190 North Ivy Street	91009D	AH-17	Affordable Hsg	5/1/1991	29			3	10	16			NEW HAVEN	New Haven - Meriden	1847.00	3	12	102
NP	Bridgeport	Helm Housing, Inc.	Helm Housing	66 Hope Street	92002D	AH-23	Affordable Hsg	09/01/1991	12				12				FAIRFIELD	Bridgeport	702.00	4	23	129
NP	Bridgeport	Techno-Co-op Inc. Development Foundation	Presidential Village	61-67 Park Street	92015D	AH-1	Affordable Hsg	2/28/1992	22				4	18			FAIRFIELD	Bridgeport	738.00	4	23	128
NP	Bridgeport	Regional Network Programs, Inc.	Prospect House	392 Prospect Street	93-09-07		Homeless Hsg	4/5/1995	32	1	32						FAIRFIELD	Bridgeport	706.00	4	23	130
NP	Bridgeport	Hill Neighborhood House, Inc.	Read Street	170 Read Street	77001D	93-09-01	Homeless Hsg	03/15/1994	8	8							FAIRFIELD	Bridgeport	744.00	4	23	124
NP	Bridgeport	Catholic Charities of Fairfield County INACTIVE	St. Joseph's Residence for Mother & Children	96 Catherine Street		015-HH-1	Homeless Hsg	08/28/1990	4	1							FAIRFIELD	Bridgeport	716.00	4	23	128
NP	Bridgeport	Nuestra Casa del Pueblo, Inc.	Santa Fe Cooperative, Inc.	80-92 Colorado Avenue	93014D	015-LEC-1	Limited Equity	01/20/1992	12			4	6	2			FAIRFIELD	Bridgeport	709.00	4	23	130
NP	Danbury	Amos House, Inc.	Amos House	34 Rocky Glen Road		034-HH-1	Homeless Hsg	9/1/1989	19	1							FAIRFIELD	Danbury	2105.00	5	24	110
NP	Danbury	Danbury Housing Authority LP	Mill Ridge/Fairfield Ridge	18-20 Mill Ridge Drive	85028D	017	Med Rental Sec 8 Rehab		30				13	14			FAIRFIELD	Danbury	2107.00	5	24	138
NP	Greenwich	Hill House, Inc.	Hill House	10 Riverside Avenue	99012D	94-004-8	Congregate	12/5/1988	38	1	38						FAIRFIELD	Stamford - Norwalk	112.00	4	36	150
NP	Greenwich	Greenwich HA	Town Hall Annex	27 Havenmeyer Place	85061D	MRD-90L	MRD Section 8	11/1/1984	28	1	6	21	1				FAIRFIELD	Stamford - Norwalk	106.00	4	38	150
NP	New Britain	CHFA	Security Manor	470 Burrill Street	85112D	E-3	Elderly	08/01/1982	50	7	22	28					HARTFORD	Hartford	4186.00	5	6	26
NP	New Britain	Arch St. Associates	Arch St. aka Hart St Gardens	437 Arch Street		72	HOME	9/1/1996	20	1			12	8			HARTFORD	Hartford	4157.00	5	6	24
NP	New Britain	Friendship Service Center, Inc.	Friendship Service Center	241-249 Arch Street		089-HH-1	Homeless Hsg	7/1/1992	15								HARTFORD	Hartford	4471.00	5	6	24
NP	New Britain	Beaver Street Coop	Beaver St Cooperative	46 Beaver Street	93067D	089-LEC-7	Limited Equity	7/12/1993	19			6	13				HARTFORD	Hartford	4159.00	5	6	24
NP	New Britain	South Main Street Coop	Willow Brook Estates Condos	472 So. Main Street	96054D	089-LEC-16	Limited Equity	7/31/1991	10		5	5					HARTFORD	Hartford	4155.00	5	6	24
NP	New Britain	CHFA	Corbin Heights & Ext	344 Governor Street	85113D	MR-12312A	Med Rental	6/16/1950	296	63	8	240	48				HARTFORD	Hartford	4187.00	5	6	23
NP	New Britain	CHFA	Pinnacle Heights	34 Mainmac Road	85114D	MR-45	Med Rental	8/6/1954	448	72	28	301	42	78	1		HARTFORD	Hartford	4185.00	5	6	23
NP	New Britain	CHFA	Pinnacle Heights Ext	34 Mainmac Road	85115D	MR-84	Med Rental	1/1/1959	100	13		18	82				HARTFORD	Hartford	4185.00	5	6	23
NP	Norwalk	Norwalk Mutual Housing, Inc.	Arch St. 4-6	4 Arch Street	89036D	AH-11	Affordable Hsg	12/22/1990	8		8						FAIRFIELD	Stamford - Norwalk	437.00	4	25	137
NP	Norwalk	The Marvin	The Old Marvin	60 Gregory Boulevard	97054D	93-004-99	Congregate	3/15/1987	50		50						FAIRFIELD	Stamford - Norwalk	442.00	4	25	137
NP	Norwalk	NEON, Inc.	Park View South	100R South Main Street		103-HH-1	Homeless Hsg	10/1/1992	25	1							FAIRFIELD	Stamford - Norwalk	441.00	4	25	140
NP	Stamford	New Neighborhood, Inc.	The Atlantic	221 Atlantic Street	98094D	E-210	Elderly		28	1	28						FAIRFIELD	Stamford - Norwalk	201.00	4	27	145
NP	Stamford	Mutual Housing Assoc of Southwest CT	Parkside Gables	295 West Main Street	92077D	135-MHA-1	Mutual Hsg	1/15/1992	69		19	33	17				FAIRFIELD	Stamford - Norwalk	215.00	4	27	145
NP	West Hartford	Brace Dale Assoc	Brace Dale Cooperative	91-93 Brace Road	91284D	155-LEC-1	Limited Equity	11/29/1990	4			2	2				HARTFORD	Hartford	4976.00	1	5	18
NP	West Hartford	Flagg Road Cooperative Assoc, Inc.	Flagg Road	30 Flagg Road	95136D	93-013-5	Limited Equity	12/13/1995	10			6	4				HARTFORD	Hartford	4974.00	1	5	20
P	Bridgeport	210 Washington Ave Assoc.	Renaissance Plaza	210 Washington Avenue	93003D	P-005	Prime	04/15/1992	81	1	53	28					FAIRFIELD	Bridgeport	708.00	4	23	130
P	Danbury	Nolan Enterprises	The Godfrey	317 Main Street	85027D	MRD-78L	MRD Section 8	7/22/1986	9	1	9						FAIRFIELD	Danbury	2101.00	5	24	110

⁴ State Housing Projects in Communities Represented by Members of the GAE Committee (by owner type, PHA, NP or FP)

Type	Municipality	Sponsor	Project Name(s)	Project Address	CHFA Progress #	Proj Number	Program	Occup. Date	# of Units	Bldg	06R	13R	25R	33R	48R	55R	County	PHSA Name	Census Tract	108th Congress	State Senate	State House
P	New Britain	The Crowninshield Mgmt Corp	Washington School	370 High Street	91161D	MRD-101	Mod Rental Developers	5/30/1985	50	1		5	43	2			HARTFORD	Hartford	4180.00	5	6	26
P	New Britain	Relaxed Management Co.	Talcott Gardens	135 West Street	85116D	MRD-979L	MRD Section 8/PHA Ins	1/20/1984	84			4	55	23	2		HARTFORD	Hartford	4182.00	5	6	24
P	Norwalk	Richmond Group	River Commons	15 School Street		94-017-03	Prime	11/1/1984	34	1		16	18				FAIRFIELD	Stamford - Norwalk	434.00	4	25	140
									4,615	677	1,077	1,106	1,647	625	92	5						

Attachment B

Consequence of Loss of State-aided units on Affordable Housing Appeals List

TOWNS	2000 Census Units	Governmentally Assisted Units	CHFA Mortgages	Deed Restricted Units	Total Assisted Units	Percent	State-aided units	Adjusted Percent for loss of State- aided units
Bridgeport	54367	8587	886	11	9484	17.44%	171	17.13%
Danbury	28519	2463	278	195	2936	10.29%	514	8.49%
New Britain	31164	4290	1165	3	5458	17.51%	1038	14.18%
Norwalk	33753	3012	245	561	3818	11.31%	425	10.05%
Stamford	47317	5288	284	1229	6801	14.37%	777	12.73%
West Haven	22336	2244	399	0	2643	11.83%	0	11.83%
Berlin	6955	407	81	6	494	7.10%	0	7.10%
Bethel	6653	218	54	62	334	5.02%	44	4.36%
Branford	13342	255	179	0	434	3.25%	90	2.58%
Chester	1613	26	7	0	33	2.05%	0	2.05%
Deep River	1910	30	17	0	47	2.46%	26	1.10%
Durham	2349	34	9	0	43	1.83%	0	1.83%
East Haven	11698	521	310	0	831	7.10%	0	7.10%
Essex	2977	37	5	0	42	1.41%	36	0.20%
Fairfield	21029	276	28	110	414	1.97%	68	1.65%
Greenwich	24511	1173	3	54	1230	5.02%	362	3.54%
Guilford	8724	169	31	0	200	2.29%	90	1.26%
Haddam	2822	23	13	0	36	1.28%	0	1.28%
Killingsworth	2283	0	4	5	9	0.39%	0	0.39%
Milford	21962	1015	226	107	1348	6.14%	135	5.52%
Naugatuck	12341	805	324	0	1129	9.15%	262	7.03%
New Canaan	7141	145	2	31	178	2.49%	16	2.27%
Newington	12264	488	411	36	935	7.62%	106	6.76%
North Branford	5246	66	62	0	128	2.44%	60	1.30%
Orange	4870	45	9	0	54	1.11%	45	0.18%
Sherman	1606	0	1	0	1	0.06%	0	0.06%
Southington	15557	650	291	51	992	6.38%	180	5.22%
West Hartford	25332	1228	341	230	1799	7.10%	54	6.89%
Wilton	6113	89	5	69	163	2.67%	0	2.67%

Attachment C



Appendix 10 – CAPITAL NEEDS ASSESSMENT GUIDELINES

Capital Needs Assessment (CNA) Report, if rehabilitation work is involved – a physical assessment conducted by licensed professionals in their respective fields of all building components not to be replaced during the renovation. CNA requirements include the following:

1. The qualifications of the professionals who prepare the report. The CNA consultant(s) must be Connecticut-licensed Architects and/or Engineers. The CNA report must include the author's observations and assessments based upon physical observations of the building exterior and interior, including mechanical and accessible spaces, attics, roofs, crawl spaces, etc. Any spaces not accessed shall be noted in the report.
2. The report must include a narrative description of the development, including the evaluator's overall assessment of the property condition. The narrative shall include property location, age, physical attributes, number of units inspected and the physical condition of the units inspected. The assessment shall address the presence, or suspected presence, of environmental hazards, such as asbestos, lead paint or mold.
3. Photographs supporting the findings in the report, including site and building characteristics that accurately reflect the existing conditions present, and shall further examine and analyze:
 - a. The site, including general topography, ground water drainage, bituminous / concrete pavement, bituminous / concrete walks and curbs, site amenities, water, storm, sanitary sewer, gas and electric services.
 - b. The structural system, both for substructures and super-structure, including exterior wall systems, doors and windows, roofing system and drainage.
 - c. Common area and unit interiors, including existing finishes (carpet, vinyl wall covering, paint, VCT, ceramic tile, etc.) appliances, cabinets, toilet fixtures, exhaust fans, range hoods, etc.
4. Building mechanical systems including HVAC systems, plumbing and domestic hot water, fire protection systems, electrical lighting and power systems, communication and security systems, etc.
5. Any components which are non-compliant for ADA, Section 504 or the Fair Housing Guidelines. The report shall include a copy of an ADA design conformance consultant's certification that the specific development complies with all of the ADA and 504 regulations. If the ADA consultant is unable to certify compliance, the report shall include recommendations to the Owner for achieving compliance.
6. The report shall include an interview with on-site property management and maintenance personnel to gain knowledge of past repairs, pending repairs and chronic physical deficiencies. The consultant shall obtain and include a 5-year history of the Owner's capital repair expenditures for the development.
7. The estimated costs associated with delineated needs, including a budget and an in-depth scope of work for the work proposed. This budget shall include expenditures and costs for all property improvements that may affect the project's future marketability. Improvements may include adding central air to the development, community room additions, etc.
8. The report shall include a spreadsheet that outlines, by line item, the costs of proposed improvements expensed in year one, with a life-cycle replacement budget reflecting appropriate line item costs expensed over the proposed mortgage term. The spreadsheet shall show all costs in today's dollars, with an appropriate rate of inflation for costs expended over the life-cycle term.
9. In the case of a complete gutting of buildings, a structural needs assessment report (to adhere to the latest applicable codes) by a structural engineer and architectural need-assessment report (to maintain functional and aesthetic integrity of such component) by an architect. The reports shall include the age, the material, the condition and life expectancy for such component.